

United States Bankruptcy Court
Northern District of Ohio

In re:
Shelieta S Goudlock
Debtor

Case No. 14-14764-pmc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-1

User: kbran
Form ID: 232c

Page 1 of 2
Total Noticed: 25

Date Rcvd: Jul 28, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2014.

db +Shelieta S Goudlock, 521 E. 250th Street, Euclid, OH 44132-2205
23174755 ARC, 1058 Claussen Road, Suite 110, Augusta, GA 30907-0301
23174754 +Account Resolution Services, 1643 Harrison Parkway, Suite 100,
Fort Lauderdale, FL 33323-2857
23174756 +ConServe, PO Box 7, Fairport, NY 14450-0007
23174757 +Contract Callers, 501 Greene Street, 3rd Floor, Suite 302, Augusta, GA 30901-4415
23174760 +Eagle Loan Company of Ohio, 6817 Pearl Road, Middleburg Heights, OH 44130-3616
23174761 First Merit Bank, IIII Cascade Plaza, Suite 3, Akron, OH 44308-1124
23174763 ++GLOBAL LENDING SERVICES LLC, C O RESURGENT CAPITAL SERVICES, 55 BEATTIE PLACE, STE 110,
GREENVILLE SC 29601-5115
(address filed with court: Global Lending Services, P.O. Box 10437, Greenville, SC 29603)
23174762 +Garfield Heights Municipal Court, 5555 Turney Road, Garfield Heights, OH 44125-3798
23174764 +Great Lakes Higher Education, P.O. Box 7860, Madison, WI 53707-7860
23174766 +Jeff Di Fiore, 5247 Wilson Mills #406, Cleveland, OH 44143-3016
23174767 +Loan Smart Inc., 23821 Lorain Road, North Olmsted, OH 44070-2227
23174769 +MRS BPO, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
23174772 NY State Higher Ed, 99 Washington, Albany, NY 12255-0001
23174770 +National Collegiate Student Loan Trust, 7595 Montevideo Road, Jessup, MD 20794-9396
23174773 ++REIMER ARNOVITZ CHERNEK AND JEFFREY, 30455 SOLON ROAD, SOLON OH 44139-3458
(address filed with court: Reimer, Arnovitz, Cherek & Jeffrey, P.O. Box 39696,
30455 Solon Rd., Solon, OH 44139)
23174774 +State of Ohio, 6305 Emerald Parkway, Dublin, OH 43016-3241
23174775 +U.S. Department of Education, 2401 International, P.O. Box 7859, Madison, WI 53707-7859

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: pmiller@ohiolegalclinic.com Jul 28 2014 22:03:53 Patrick D. Miller,
614 West Superior Avenue, Suite 950, Cleveland, OH 44113

tr +E-mail/PDF: number@trust13.com Jul 28 2014 22:08:01 Craig H Shopneck, Chapter 13 Trustee,
BP Tower, 200 Public Square, Suite 3860, Cleveland, OH 44114-2322
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Jul 28 2014 22:04:29 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
23174758 +EDI: CONVERGENT.COM Jul 28 2014 21:53:00 Convergent Outsourcing, P.O. Box 9004,
Renton, WA 98057-9004
23174759 +EDI: CCS.COM Jul 28 2014 21:53:00 Credit Collection Service, P.O. Box 9134,
Needham Heights, MA 02494-9134
23174763 EDI: GLS.COM Jul 28 2014 21:53:00 Global Lending Services, P.O. Box 10437,
Greenville, SC 29603
23174765 +E-mail/Text: Bankruptcy@icsystem.com Jul 28 2014 22:05:10 IC Systems Collections,
P.O.Box 64378, Saint Paul, MN 55164-0378
23174771 +E-mail/Text: bankruptcydepartment@ncogroup.com Jul 28 2014 22:05:33 NCO Financial Systems,
P.O. Box 15943, Wilmington, DE 19850-5943

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23174768 Marian Goudlock

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2014 at the address(es) listed below:

Craig H Shopneck ch13shopneck@ch13cleve.com, cshopneck13@ecf.epigsystems.com
Patrick D. Miller on behalf of Debtor Shelieta S Goudlock pmiller@ohiolegalclinic.com,
nkrenisky@ohiolegalclinic.com;rausermail@ohiolegalclinic.com;jrauser@ohiolegalclinic.com;rauserlaw@gmail.com;rauser@bestclientinc.com;rauserandassociates@gmail.com;mresar@ohiolegalclinic.com;rausercfmail@gmail.com

TOTAL: 2

United States Bankruptcy Court for the Northern District of Ohio**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 13 bankruptcy case concerning the debtor(s) listed below was filed on July 24, 2014. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

Case Information**Case Number:** 14-14764-pmc**Debtor(s):**

Shelieta S Goudlock
521 E. 250th Street
Euclid, OH 44132

Other names used by the Debtor(s) in the last 8 years:

**Last Four Digits of Debtor's Social Security Number or
Individual Taxpayer ID Number (ITIN)/Complete EIN:**
xxx-xx-0237

Attorney for Debtor:

Patrick D. Miller
614 West Superior Avenue
Suite 950
Cleveland, OH 44113
Telephone number: 216-263-6200

Bankruptcy Trustee:

Craig H Shopneck
Chapter 13 Trustee
BP Tower
200 Public Square, Suite 3860
Cleveland, OH 44114-2321
Telephone number: 216-621-4268

Meeting of Creditors

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

Date: August 27, 2014**Time:** 09:30 AM**Location:** 341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114**Deadlines**

Papers must be received by the bankruptcy clerk's office by the stated deadline.

Deadline to File a Proof of Claim:

- All Creditors (except governmental units): November 25, 2014
- Governmental Units (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)): January 20, 2015

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: October 27, 2014**Deadline to Object to Exemptions:** 30 days after the *conclusion* of the meeting of creditors.**Deadline to File an Objection to Confirmation:** 7 days before the confirmation hearing date.**Filing of Plan, Hearing on Confirmation of Plan**

The plan is enclosed. The hearing on confirmation will be held:

Date: September 23, 2014**Time:** 10:00 AM**Location:** Howard M. Metzenbaum U.S. Courthouse, 201 Superior Avenue, Judge Morgenstern-Clarren Courtroom #2A, Cleveland, OH 44114**Address of the Bankruptcy Court Clerk's Office:**

United States Bankruptcy Court
Howard M. Metzenbaum U.S. Courthouse
201 Superior Avenue
Cleveland, OH 44114-1235

For the Court:

Clerk of the Bankruptcy Court:
Kenneth J. Hirz

Date: July 28, 2014

Refer to Other Side of this Notice for Important Explanations

EXPLANATIONS

Filing of Chapter 13 Bankruptcy Case:

A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the other side of this notice, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.

Creditors Generally May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

Meeting of Creditors:

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

Claims:

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form (Official Form B10) may be obtained from the Research and Forms page of the court's website at www.ohnb.uscourts.gov, or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the other side of this notice, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. **Filing Deadline for a Creditor with a Foreign Address:** The deadlines for filing claims set forth on the other side of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. *Do not include this notice with any filing you make with the court.*

Discharge of Debts:

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.

Exempt Property:

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to Chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

Bankruptcy Clerk's Office:

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at www.ohnb.uscourts.gov, including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

Legal Advice:

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side of this Notice for Important Deadlines and Notices